



U.S. Small Business Administration
Boise District Office
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SCORE Receptionist – Phone 208-334-1696 – Ext 338

International Trade

Jeff Deiss, Regional Export Finance Manager
One World Trade Center – 121 SW Salmon Street
Portland, Oregon 97204

Phone: 503-326-5498
E-mail: jeff.deiss@trade.gov
Web Site: www.export.gov/idaho

PLP & Express Loan Processing Center

6501 Sylvan Road, Suite 111
Citrus Heights, CA 95610
Phone: 916-735-1200
Fax: 916-735-0640

Standard 7(a) Loan Guaranty Processing Center

6501 Sylvan Road, Suite 122
Citrus Heights, CA 95610
Phone: 916-735-1500
Fax: 916-735-1975

Loan Servicing Center

801 R Street, Suite 101
Fresno, CA 93727
Phone: 800-347-0922
Fax: 202-481-4674
E-mail: fsc.servicing@sba.gov

Purchase Center

145 Herndon Parkway
Herndon, VA 20170
Phone: 877-488-4364
E-mail: loanresolution@sba.gov

Loan Questions: 7aquestions@sba.gov

Web Sites

Boise District Office: www.sba.gov/id
For the General Public: www.sba.gov
For Lender's: www.sba.gov/for-lenders
Small Business Development Centers – Idaho: www.idahosbdc.org
Small Business Development Centers – Oregon: www.bizcenter.org
SCORE – Western Idaho: www.idahotvscore.org Eastern Idaho: www.scoreideast.org
SCORE – Eastern Oregon: www.scorepdx.org
How to do business in Idaho: www.idahobizhelp.org
How to do business in Oregon: www.oregon.gov/do_business_in_oregon.shtml

SBA Policy Manuals - SOP's

50 10 - [Loan Processing](#)
50 50 - [Servicing](#)
50 51 - [Liquidation](#)

Over

	7(a) Term Loan	SBA Express	Patriot Express	Export Express	International Trade	Working Capital CAP Lines	CDC-504 Term Loan
Eligibility	For-profit business Net worth less than \$15,000,000 Net Profit less than \$5,000,000	Same as 7(a)	Same as 7(a) and be owned by a Veteran, or active duty military, or national guard member, or reservist, or current spouse, or widowed spouse of a service member who died during service or of a service connected disability	Must be in operation >12 months unless otherwise proven export experts and loan underwritten with conventional commercial underwriting procedures	Export Activity	Same as 7(a) Must sell on credit and create Accounts Receivable (not notes receivable)	Same as 7(a) Create 1 job for each \$65,000 in SBA loan funds
Loan Size	Up to \$5,000,000	Up to \$350,000	Up to \$500,000	Up to \$500,000	Up to \$5,000,000	Up to \$5,000,000	\$50,000 to \$5,000,000 (\$5,500,000 for manufacturers)
Use of Proceeds	Equipment Fixtures Inventory Working Capital Refinance debt Business Acquisition Land - Buildings	Same as 7(a)	Same as 7(a)	Export development activity such as obtaining credit in support of exporting or activities engaged exporting; Stand-By LoC	Acquire, construct, improve or expand fixtures & equipment involved in international trade; working capital; debt refinance	Short Term Working Capital / Operating Needs (Not eligible for delinquent withholding taxes or similar trust funds, floor planning)	Land – Building Equipment with 10 year useful life
SBA Guaranty	85% on loans ≤ \$150,000 75% on loans > \$150,000	SBA Guaranty is 50%	Same as 7(a)	90% for loans ≤ \$350,000 75% for loans \$350,000 - \$500,000	90%	Same as 7(a)	N/A
Collateral	Generally a 1 st lien position on assets acquired with loan proceeds. Loan must be 100% secured if assets available.	None ≤ \$25,000 / Same as non-SBA guaranteed Loans Generally a 1 st lien on assets acquired with loan proceeds	Same as SBA Express ≤ \$350,000 Otherwise same as 7(a) Generally a 1 st lien on assets acquired with loan proceeds	Same as SBA Express	Generally a 1 st lien on assets acquired with loan proceeds (2nd lien possible)	1 st lien on assets (A/R, inventory) and if not using a borrowing base certificate additional collateral to ensure 1:1 collateral ratio	Private lender holds first lien on project property for 50% of the cost SBA via a CDC holds a second lien for \$40% of project cost (less if a special use property and/or a new business)
Loan Payment Terms	7 to 10 yrs for working capital and equipment 25 yrs for real estate	Revolving loans up to 7 yrs 7 to 10 yrs for working capital and equipment 25 yrs for real estate	Revolving loans up to 7 yrs 7 to 10 yrs for working capital and equipment 25 yrs for real estate	Same as SBA Express No disbursements for transactions completed beyond 7 yrs	Same as 7(a)	Revolving loans up to 10 yrs	SBA debenture 10 yrs for equipment; 20 yrs for real estate Private lender must have minimum of 7 yrs for equipment 10 for real estate
Interest Rates	Maximum of Prime +2.25% for loans with maturity less than 7 yrs Maximum of Prime +2.75% for loans with maturity of 7 yrs and over An additional 1% on loans less than \$50,000 & additional 2% on loans less than \$25,000	Fixed or Variable Maximum of Prime +6.5% on loans less than \$50,000 Prime +4.5% on loans over \$50,000	Same as 7(a)	Same as SBA Express	Same as 7(a)	Same as 7(a)	Private Lender loan is negotiated between borrower and lender SBA loan – low fixed rate and fixed payment
SBA Fees	Fee is charged on guaranteed portion of loan. For loans \$150,000 or less is 2.0% For loans greater than \$150,000 up to \$700,000 is 3.0% For loans greater than \$700,000 is 3.5% An additional 0.25% is charged on the portion more than \$1,000,000 The SBA guaranty fee can be financed with the loan						Contact the local CDC for current fees which are generally less than 3.0% and can be financed with the loan